

RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20003982MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8215U AND SMA1232G ON 29.09.2020 *** LKK REF: CC4/FCI20010616/ea3

Merina Chia <MerinaChia@msfirstcapital.com.sg>

Tue 12/8/2020 3:46 PM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Dear Asher,

Please proceed on WP basis and let us have the survey report & survey invoice upload to CWS.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 |
Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner. We appreciate your kind understanding. Stay safe.

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Sent: Friday, 20 November 2020 2:11 pm

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20003982MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8215U AND SMA1232G ON 29.09.2020 *** LKK REF: CC4/FCI20010616/ea3

Hi Merina,

We refer to the above matter.

Third party disagreed with the proposed liability, they would process with litigation.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Monday, October 26, 2020 9:18 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20003982MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8215U AND SMA1232G ON 29.09.2020 *** LKK REF: CC4/FCI20010616/ea3

Dear Asher/Meikwan,

Please find attached the video footage for your perusal.

Liability @ 50% based on BOLA 24A.

This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, 20 October 2020 12:01 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20003982MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8215U AND SMA1232G ON 29.09.2020 *** LKK REF: CC4/FCI20010616/ea3

Dear Merina,

Unable to provide prelim report as no survey done.

Enclosed estimate for your perusal please.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Tuesday, 20 October, 2020 11:43 AM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20003982MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8215U AND SMA1232G ON 29.09.2020 *** LKK REF: CC4/FCI20010616/ea3

Dear Asher,

Please let us have the prelim report before we comment on liability.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 |
Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Thursday, 8 October 2020 9:14 PM

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20003982MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8215U AND SMA1232G ON 29.09.2020 *** LKK REF: CC4/FCI20010616/ea3

Hi Merina,

We refer to the above matter.

Liability: 100%

Remark: B: NIL OID REVERSED AND HIT TP STATIONARY VEHICLE

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Friday, October 2, 2020 5:39 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20003982MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8215U AND SMA1232G ON 29.09.2020 *** LKK REF: CC4/FCI20010616/ea3

Dear Mei Kwan,

Attached GIA report for your perusal.

Thank you.

Best Regards,
Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 |
Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, 2 October 2020 5:24 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20003982MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA8215U AND SMA1232G ON 29.09.2020 *** LKK REF: CC4/FCI20010616/ea3

Dear Merina,

We refer to the above matter.

Kindly provide us insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Asher.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Friday, 2 October, 2020 4:46 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: MERINACHIA@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20003982MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park,
Ubi Avenue 1, #02-25 | S(408933)

From: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Friday, 2 October, 2020 4:27 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

MERINACHIA@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20003982MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,

Admin Team

Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.